



Online Shopping Tips

Here are some tips you will want to keep in mind:

1. Use a Credit card vs your debit card.
 - i. <https://consumer.gov/managing-your-money/using-debit-cards>
2. Know the site you are purchasing from.
 - i. Do not simply click a link without verifying the site first. If you are not sure, read the Terms of Service, Privacy Policy, and more.
3. Only share the information you need to share with the online stores.
 - a. <https://feea.org/2022/12/keeping-your-data-safe-while-shopping-online/>
4. Read the description carefully. Review the dimensions carefully.
 - i. I thought it was bigger than that.
 - ii. I thought it was a name-brand (knockoff).
 - iii. If it looks like a great deal, it could be a fake.
5. Verify you are on a secure site before entering in credit card info.
 - a. <https://www.pcmag.com/explainers/tips-for-safer-online-shopping>
6. Be careful shopping in public places. Your data could be seen by others.
 - a. <https://consumer.ftc.gov/articles/are-public-wi-fi-networks-safe-what-you-need-know>
7. Maintain a trail of your purchase.
 - i. Email receipts as well as printed receipts..
8. Verify delivery instructions.
 - i. When will it arrive, with what carrier?
9. Gift Cards
 - i. Federal law allows Gift Cards to expire after 5 years
 - ii. <https://www.fdic.gov/consumers/consumer/news/december2019.html>
10. Use 2 Factor Authentication on the accounts you log into, where you can.
11. Never share an online account with someone else.

Additional Resources

<https://www.ncoa.org/article/10-tips-for-safe-and-secure-online-shopping>

<https://fightcybercrime.org/>

<https://www.mcafee.com/blogs/family-safety/10-tips-to-safe-online-shopping/>

<https://cybernews.com/>

<https://consumer.ftc.gov/shopping-and-donating/shopping>

I like <https://www.komando.com/>'s newsletter. It is rich in ideas. Sign up here <https://www.komando.com/friends/>

See you all next time - 7/30/24 at 3:00 PM EST

The topic - What do you do if you feel you were cheated?

/Teddy